

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE: Ryan Michael Francis and)
Jennifer Marie Francis) Case No. 23-22322-GLT
))
Debtor(s).) Chapter 13
) Related to Docket No. 114
X

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- ☒ a motion to dismiss case or certificate of default requesting dismissal
- ☐ a plan modification sought by: _____
- ☐ a motion to lift stay
as to creditor _____
- ☐ Other: _____

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☐ Chapter 13 Plan dated _____
- ☒ Amended Chapter 13 Plan dated 8-22-24

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☐ Debtor(s) Plan payments shall be changed from \$ ____ to \$ ____ per month, effective ____; and/or the Plan term shall be changed from ____ months to ____ months.

- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve _____ on or before _____.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other:
- Trustee's Certificate of Default (at Doc 96) is treated as resolved by this Order.
 - Debtor(s) are to fund the plan by **TFS** [notwithstanding anything to the contrary in the plan] which is to be implemented within 14 days of the date of this Order (if not previously implemented). Debtor(s) are responsible for ensuring that the full monthly plan payment is made each month regardless of the manner in which payments are intended to be made. Trustee reserves the right to reject money orders or cashier's checks, provided further that if she, in her discretion, presents such items for payments she may keep the funds on hold for more than 30 days before distributing on such types of payments. Debtors making payments by money order or cashier's check assume the risk that distributions under the plan will be delayed because of the failure to pay by one of the approved methods (wage attachment, TFS, or ACH).
 - To the extent the Plan is confirmed pre-bar date(s) or the completion of pending or contemplated litigation (including §506/522f action and objections to claims) or Loss Mitigation (LMP), creditors will be paid per plan in the plan amount (or as superseded by this Confirmation Order or other Order(s) of Court) notwithstanding a claim in a greater amount or priority. Debtor shall review all proofs of claims as filed and to take such action(s), including modification of the Plan or this Confirmation Order, as is necessary to address claim discrepancies and to address other subsequent events that will affect the

adequacy of plan funding (including the outcome of contemplated or pending litigation and LMP). The need to address plan funding deficiency includes increasing the plan payment as necessary to fund 100% of timely filed and allowed non-specially classified unsecured creditors in 100% plan cases.

IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a de novo hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

[Remainder of Page Intentionally Left Blank]

SO ORDERED, this _ 10th Day of July, 2025


United States Bankruptcy Judge
drb

Stipulated by:

/s/Richard W. Schimizzi
Counsel to Debtor

Stipulated by:

/s/ Kate DeSimone
Counsel to Chapter 13 Trustee

Stipulated by:

Counsel to affected creditor

cc: All Parties in Interest to be served by Clerk

In re:
Ryan Michael Francis
Jennifer Marie Francis
Debtors

Case No. 23-22322-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jul 10, 2025

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 53

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |
| ## | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 12, 2025:

| Recip ID | Recipient Name and Address |
|----------|--|
| db/jdb | + Ryan Michael Francis, Jennifer Marie Francis, 399 Sheffield Drive, Greensburg, PA 15601-1745 |
| sp | + Thomas L. Plaitano, Westmoreland Injury Lawyers, LLC, 530 Pellis Road, Suite 6000, Greensburg, PA 15601-7924 |
| 15661790 | + Capital One, PO Box 71087, Salt Lake City, UT 84171 |
| 15653011 | Capital One Auto Finance, PO Box 6051, City of Industry, CA 91716-0511 |
| 15661792 | + Car Care NAPA Easy, PO Box 965036, Orlando, FL 32896-5036 |
| 15661797 | + GGSA, 210 W. Otterman Street, Greensburg, PA 15601-2225 |
| 15661808 | PA Turnpike Commission, Atten: Toll Enforcement, 300 Esat Park Drive, Harrisburg, PA 17111 |
| 15704795 | Pennsylvania Turnpike Commission, P.O. Box 67676, Harrisburg, PA 17106-7676 |

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|--|
| cr | + Email/PDF: acg.acg.ebn@aisinfo.com | Jul 11 2025 00:07:48 | Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| cr | + Email/Text: ebnpeoples@grblaw.com | Jul 11 2025 00:06:00 | Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753 |
| 15661788 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Jul 11 2025 00:06:00 | ADS/Comenity/LNBRYANT, PO Box 182789, Columbus, OH 43218-2789 |
| 15661789 | ^ MEBN | Jul 10 2025 23:57:28 | Apothaker Scian P.C., PO Box 5496, Mount Laurel, NJ 08054-5496 |
| 15665944 | + Email/Text: documentfiling@lciinc.com | Jul 11 2025 00:06:00 | COMCAST, PO BOX 1931, Burlingame, CA 94011-1931 |
| 15661795 | Email/Text: BKY@conserve-arm.com | Jul 11 2025 00:06:00 | Conserve, 200 CrossKeys Office Park, Fairport, NY 14450 |
| 15670690 | + Email/PDF: acg.acg.ebn@aisinfo.com | Jul 11 2025 00:08:58 | Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360 |
| 15655679 | Email/PDF: AIS.cocard.ebn@aisinfo.com | Jul 11 2025 00:08:55 | Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083 |
| 15661793 | + Email/Text: bankruptcy@cavps.com | Jul 11 2025 00:06:00 | Cavalry SPV I, LLC, 1 American Lane, Suite 220, Greenwich, CT 06831-2563 |
| 15653578 | + Email/Text: bankruptcy@cavps.com | Jul 11 2025 00:06:00 | Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405 |
| 15661794 | + Email/Text: documentfiling@lciinc.com | | |

District/off: 0315-2

User: auto

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|----------|---|----------------------|---|
| | | Jul 11 2025 00:06:00 | Comcast, PO Box 70219, Philadelphia, PA 19176-0219 |
| 15660641 | Email/Text: operationsclerk@easypayfinance.com | Jul 11 2025 00:06:00 | Duvera dba Easypay Finance, PO Box 2549, Carlsbad, CA 92018 |
| 15661798 | + Email/Text: Bankruptcy@ICSystem.com | Jul 11 2025 00:06:00 | IC Systems Inc, PO Box 64378, Saint Paul, MN 55164-0378 |
| 15661796 | Email/Text: sbse.cio.bnc.mail@irs.gov | Jul 11 2025 00:06:00 | Department of the Treasury, Internal Revenue Department, Kansas City, MO 64999-0010 |
| 15672087 | Email/Text: JCAP_BNC_Notices@jcap.com | Jul 11 2025 00:06:00 | Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617 |
| 15661799 | + Email/PDF: AIS.cocard.ebn@aisinfo.com | Jul 11 2025 00:19:48 | Kohls/Capone, PO Box 3115, Milwaukee, WI 53201-3115 |
| 15661801 | + Email/PDF: resurgentbknotifications@resurgent.com | Jul 11 2025 00:19:24 | LVNV Funding, PO Box 1269, Greenville, SC 29602-1269 |
| 15665221 | Email/PDF: resurgentbknotifications@resurgent.com | Jul 11 2025 00:08:26 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 15661802 | + Email/Text: mawccollection@mawc.org | Jul 11 2025 00:06:00 | MAWC, 124 Park and Pool Road, New Stanton, PA 15672-2404 |
| 15661804 | Email/Text: EBN@Mohela.com | Jul 11 2025 00:06:00 | MOHELA, PO Box 1022, Chesterfield, MO 63006-1022 |
| 15707861 | Email/Text: EBN@Mohela.com | Jul 11 2025 00:06:00 | US Department of Education/MOHELA, 633 Spirit Drive, Chesterfield MO 63005 |
| 15661803 | + Email/Text: bankruptcydpt@mcmcg.com | Jul 11 2025 00:06:00 | Midland Credit Management, 320 E. Big Beaver Rd, Suite 300, Troy, MI 48083-1271 |
| 15669315 | + Email/Text: bankruptcydpt@mcmcg.com | Jul 11 2025 00:06:00 | Midland Credit Management, Inc, P.O. Box 2037, Warren, MI 48090-2037 |
| 15653012 | Email/Text: nsm_bk_notices@mrcooper.com | Jul 11 2025 00:06:00 | Mr. Cooper, PO Box 60516, City of Industry, CA 91716-0516 |
| 15672088 | Email/Text: nsm_bk_notices@mrcooper.com | Jul 11 2025 00:06:00 | Nationstar Mortgage LLC, Attn: Bankruptcy Department, P.O. Box 619096, Dallas, TX 75261-9741 |
| 15661806 | + Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov | Jul 11 2025 00:06:00 | NelNet, PO Box 82561, Lincoln, NE 68501-2561 |
| 15661807 | + Email/Text: bnc@nordstrom.com | Jul 11 2025 00:06:46 | Nordstrom/TD Bank, 13531 E. Caley Av Service, Englewood, CO 80111-6505 |
| 15673073 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Jul 11 2025 00:20:04 | PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541 |
| 15661810 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Jul 11 2025 00:08:58 | Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541 |
| 15663678 | Email/Text: RVSVCBICNOTICE1@state.pa.us | Jul 11 2025 00:06:00 | Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946 |
| 15661809 | ^ MEBN | Jul 10 2025 23:57:27 | Peoples, PO Box 644760, Pittsburgh, PA 15264-4760 |
| 15659892 | + Email/Text: ebnpeoples@grblaw.com | Jul 11 2025 00:06:00 | Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753 |
| 15670807 | + Email/Text: JCAP_BNC_Notices@jcap.com | Jul 11 2025 00:06:00 | Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999 |
| 15661811 | + Email/PDF: ais.fpc.ebn@aisinfo.com | Jul 11 2025 00:07:46 | Premier Bkcrd/First Premier, 601 S. Minnesota Avenue, Sioux Falls, SD 57104-4824 |
| 15661812 | + Email/Text: ecfbankruptcy@progleasing.com | | |

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|----------|---|----------------------|---|
| | | Jul 11 2025 00:06:00 | Progressive Leasing, 256 W. Data Drive, Draper, UT 84020-2315 |
| 15668600 | Email/Text: bankruptcy@springoakscapital.com | Jul 11 2025 00:06:00 | Spring Oaks Capital SPV, LLC, PO BOX 1216, CHESAPEAKE, VA 23327-1216 |
| 15661813 | + Email/PDF: ais.sync.ebn@aisinfo.com | Jul 11 2025 00:19:28 | SYNCB/JCPenney, PO Box 965007, Orlando, FL 32896-5007 |
| 15672497 | + Email/Text: bncmail@w-legal.com | Jul 11 2025 00:06:00 | Scolopax, LLC, C/O Weinstein & Riley, P.S., 1415 WESTERN AVE, SUITE 700, SEATTLE, WA 98101-2051 |
| 15661814 | ^ MEBN | Jul 10 2025 23:57:10 | UPMC, PO Box 371472, Pittsburgh, PA 15250-7472 |
| 15671553 | Email/Text: BNCnotices@dcmservices.com | Jul 11 2025 00:06:00 | UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123 |
| 15671568 | Email/Text: BNCnotices@dcmservices.com | Jul 11 2025 00:06:00 | UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123 |
| 15667396 | + Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov | Jul 11 2025 00:06:00 | US Department of Education c/o Nelnet, 121 S 13th St, Lincoln, NE 68508-1904 |
| 15661815 | Email/Text: bankruptcy@firstenergycorp.com | Jul 11 2025 00:06:00 | West Penn Power, PO Box 3687, Akron, OH 44309-3687 |
| 15670732 | + Email/Text: bankruptcy@firstenergycorp.com | Jul 11 2025 00:06:00 | West Penn Power, 5001 NASA Blvd, Fairmont WV 26554-8248 |
| 15661816 | + Email/Text: documentfiling@lciinc.com | Jul 11 2025 00:06:00 | Xfinity Mobile, 1701 John F. Kennedy Blvd, Philadelphia, PA 19103-2838 |

TOTAL: 45

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|--|
| cr | | COMCAST |
| cr | | NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER |
| cr | | Nationstar Mortgage LLC, Nationstar Mortgage LLC |
| 15661791 | * | Capital One Auto Finance, PO Box 6051, City of Industry, CA 91716-0511 |
| 15661805 | * | Mr. Cooper, PO Box 60516, City of Industry, CA 91716-0516 |
| 15661800 | ##+ | Larry Burns, Esquire, PO Box 617, Latrobe, PA 15650-0617 |

TOTAL: 3 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 12, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0315-2

User: auto

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Form ID: pdf900

Total Noticed: 53

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 10, 2025 at the address(es) listed below:

| Name | Email Address |
|-------------------------------------|---|
| Danielle Boyle-Ebersole | on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A., c/o AIS Portfolio Services, LLC dboyle-ebersole@hoflawgroup.com, ckohn@hoflawgroup.com |
| Denise Carlon | on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER dcarlon@kmlawgroup.com |
| Jeffrey Hunt | on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com |
| Office of the United States Trustee | ustpreion03.pi.ecf@usdoj.gov |
| Richard W. Schimizzi | on behalf of Joint Debtor Jennifer Marie Francis rws@schimizzilaw.com mrs@schimizzilaw.com;G16143@notify.cincompass.com;lms@schimizzilaw.com |
| Richard W. Schimizzi | on behalf of Debtor Ryan Michael Francis rws@schimizzilaw.com mrs@schimizzilaw.com;G16143@notify.cincompass.com;lms@schimizzilaw.com |
| Ronda J. Winnecour | cmecf@chapter13trusteewdpa.com |

TOTAL: 7